



# Congrats GRAD

As a new college graduate, you're taking the next steps on your professional and personal journeys. But to handle the bumps on those journeys, you also need health insurance.

## ONE LESS WORRY

Many of you will get health insurance through your jobs. If you don't get a job right away, you can stay on your parents' plan until you turn 26. And if that's not an option, you can go to [HealthCare.gov](http://HealthCare.gov) and choose a plan in the Health Insurance Marketplace. Even though enrollment has ended, you can still sign up. That means you'll have one less thing to worry about as you head out into the world.

## COMPREHENSIVE BENEFITS

All Marketplace plans cover a comprehensive set of benefits, including physician visits, preventive care, hospital stays, and prescriptions. No one can be turned away from the Marketplace based on a pre-existing condition—it's guaranteed, and most people will get help paying for premiums or get a free or low cost plan.

## MEDICAID COVERAGE

When you fill out a Marketplace application, you'll find out if you qualify for coverage through Medicaid. Medicaid is a combined state and federal program that provides coverage to people with limited income.

## WHAT IF I DON'T HAVE HEALTH COVERAGE IN 2014?

If you can afford health insurance, but you don't have it in 2014, you may have to pay a fee. There's no special student exemption. However, you won't have to pay the fee if you have a limited income and you don't have to file a federal tax return.

To ensure we get everyone covered, you can help us spread the word about the Marketplace. Visit [HealthCare.gov](http://HealthCare.gov) or call the Marketplace Call Center at 1-800-318-2596 to learn more. TTY users should call 1-855-889-4325.



 Health Insurance Marketplace